

In re:  
Rakeisha D. Stevenson  
Debtor

Case No. 22-13047-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 17, 2023

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db	+ Rakeisha D. Stevenson, 5934 N. 7th Street, Philadelphia, PA 19120-1307
14735282	+ PGW, 800 W. Montgomery Ave., Philadelphia, PA 19122-2806
14735283	+ Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Feb 18 2023 05:14:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Feb 18 2023 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 18 2023 05:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2023 00:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14735271	+ Email/Text: bncnotifications@phea.org	Feb 18 2023 00:10:00	AES, PO Box 61047, Harrisburg, PA 17106-1047
14735272	Email/Text: collectors@arresourcesinc.com	Feb 18 2023 00:10:00	AR Resources, PO Box 1056, Blue Bell, PA 19422
14735273	+ EDI: CAPITALONE.COM	Feb 18 2023 05:14:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14735274	EDI: WFNNB.COM	Feb 18 2023 05:14:00	Comenity Bank/NWYRK&CO, PO Box 182789, Columbus, OH 43218-2789
14735275	EDI: WFNNB.COM	Feb 18 2023 05:14:00	Comenity Bank/Venus, PO Box 182789, Columbus, OH 43218-2789
14735276	EDI: WFNNB.COM	Feb 18 2023 05:14:00	Comenity/Victoria's Secret, P.O. Box 18279, Columbus, OH 43218-2789
14735277	EDI: CITICORP.COM	Feb 18 2023 05:14:00	DSNB/Macy's, PO Box 8218, Monroe, OH 45050
14735278	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 18 2023 00:10:00	Midland Credit Mgmt, 320 E. Big Beaver Rd., Ste 300, Troy, MI 48083-1271
14735279	+ Email/Text: electronicbkydocs@nelnet.net	Feb 18 2023 00:10:00	Nelnet, U.S. Department of Education, 121 S. 13th Street, Lincoln, NE 68508-1922
14735280	Email/Text: bankruptcygroup@peco-energy.com	Feb 18 2023 00:10:00	PECO, PO Box 37629, Philadelphia, PA 19101-0629
14735284	+ EDI: PRA.COM	Feb 18 2023 05:14:00	PORTFOLIO RECOVERY ASS, 120 CORPORATE BLVD, SUITE 1, Norfolk, VA 23502-4952

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14735281	Email/PDF: ebnotices@pnmac.com	Feb 18 2023 00:22:06	PennyyMac, PO Box 514387, Los Angeles, CA 90051-4387
14735285	+ EDI: WTRRN BANK.COM	Feb 18 2023 05:14:00	TD Bank/Target, PO Box 673, Minneapolis, MN 55440-0673
14735286	+ EDI: VERIZONCOMB.COM	Feb 18 2023 05:14:00	Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225
14735287	Email/Text: megan.harper@phila.gov	Feb 18 2023 00:10:00	Water Revenue Bureau, 1401 JFK Blvd, Philadelphia, PA 19102-1663

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
JONATHAN KRINICK	on behalf of Debtor Rakeisha D. Stevenson jkrinick@wwdlaw.com jkrinick@hotmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Rakeisha D. Stevenson</u>	Social Security number or ITIN	xxx-xx-6865
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-13047-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rakeisha D. Stevenson

2/16/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**